

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

RICHARD K. BIELA,

Debtor.

Case No.: 18-20646

Chapter: 13

Judge: RG

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], Richard K. Biela, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on November 19, 2018.
- 2) I was current with plan payments through July 2020.
- 3) I was current with post-petition mortgage payments through January 2020 on property located at 901 Stuyvesant Avenue, Unit 211, Union, New Jersey 07083.

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at 901 Stuyvesant Avenue, Unit 211, Union, New Jersey 07083.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at 901 Stuyvesant Avenue, Unit 211, Union, New Jersey 07083.

☒ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

- 5) I was current with post-petition auto payments through \_\_\_\_\_ on the following automobile(s). [If not applicable, skip]  
\_\_\_\_\_.
- 6) The change in my household income previously reported on Schedule I is \$ 5,550.00.  
My current household income is \$ 3,952.00. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]  
My current total household expenses are now \$ 3,153.00.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

Due to COVID-19, my salary with my primary employer St. Peter's University has been reduced 3.5% as of October 1, 2020 due to COVID-19 related restrictions. Prior to October 2020, my salary was cut 5% in June and July 2020 due to the same reasons. In addition, I lost significant hours from my part-time employer Whole Foods - also as a result of COVID restrictions. Further and also due to COVID, I am no longer working as an Uber and Lyft Driver - which also supplemented my monthly income.

As a result, this hardship has caused me to fall behind on my Trustee payments. A Modified Ch 13 Plan with a COVID 19 extension to the length of the Plan will help me significantly.

\*\*\*DEBTOR'S ST. PETERS' NOVEMBER 1, 2020 THROUGH JANUARY 30, 2021  
PAYSTUBS WERE PREVIOUSLY UPLOADED TO 13DOCS - PAYSTUB FOR  
FEBRUARY 2021 IS ATTACHED.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: February 26, 2021

/s/ Richard K. Biela

Debtor's Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

new.12/2020

101647

DEPT. NO. EMPLOYEE NO. PAY PERIOD  
ITXX 0072265 ###-##-3990 28 Feb 2021

CURRENT EARNINGS			TAXES WITHHELD			DEDUCTIONS		
TYPE	HOURS	AMOUNT	CODE	CURRENT	YEAR TO DATE	DESCRIPTION	CURRENT	YEAR TO DATE
REG	4,081.35		FWTS	201.44	402.88	Blue Epo Single 125	132.33	264.66
			MEDI	57.10	114.20	Delta Dental Single Yes	11.30	22.60
			FICA	244.14	488.28			
			FLI	11.43	22.86			
			NJSA	86.46	172.92			
			SUI	15.61	31.22			
			SWD	1.73	3.46			
			SDI	19.18	38.36			

DEPOSITS ACCOUNT NO. AMOUNT

	GROSS	TAXES	DEDUCTIONS	NET	EARNED VAC	USED VAC	BALANCE VAC	EARNED OTHER	USED OTHER	BALANCE OTHER
CURRENT	4,081.35	637.09	143.63	3,300.63						
Y.T.D.	8,162.70	1,274.18	287.26	6,601.26	140.00	94.00	56.00	70.00	35.00	81.50

Saint Peter's University  
2641 Kennedy Blvd.  
Jersey City, NJ 07306

02/12/21 101647

PAY THIS AMOUNT  
3,300.63

Pay Amount - Spelled Out THREE THOUSAND THREE HUNDRED AND 63/100\*\*\*\*\*

NON-NEGOTIABLE  
VIEW ONLY

PAY Richard Biela  
TO THE 901 Stuyvesant Ave 211  
ORDER OF Union NJ 07083